

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gary Lee Denamen, Jr.
Jennie Lynn Denamen
Debtors

Case No. 17-00336-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 70

Date Rcvd: May 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2017.

db/jdb Gary Lee Denamen, Jr., Jennie Lynn Denamen, 51 Buckley Lane, Bayville, NJ 08721-2040
4878309 +AES/BLUE RIDGE FUNDING, 1200 N 7TH STREET, HARRISBURG, PA 17102-1419
4878310 +AMBULATORY ANES PHYSICIAN, PO BOX 4640, RUTHERFORD, NJ 07070-0464
4878311 +AMCOL SYSTEMS, 111 LANCEWOOD ROAD, COLUMBIA, SC 29210-7523
4878312 +AMERICAN EDUCATION/WELLS FARGO, PO BOX 61047, HARRISBURG, PA 17106-1047
4878314 ATLANTIC HEALTH SYSTEM, MORRISTOWN MED CENTER, PO BOX 35610, NEWARK, NJ 07193-5610
4878315 ATLANTIC MEDICAL GROUP, PO BOX 419101, BOSTON, MA 02241-9101
4878316 ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457
4878318 +BANK OF NY MELLON, C/O SPECIALIZED LOAN SERVICING, 8742 LUCENT BLVD STE 300,
HIGHLANDS RANCH, CO 80129-2386
4878319 +BARROW HOFFMAN, 65 W STREET ROAD, SUITE B102, WARMINSTER, PA 18974-3216
4878320 +BIG BASS LAKE COMM ASSOC, PO BOX 113, GOULDSBORO, PA 18424-0113
4878325 +CENTENARY COLLEGE NJ, 400 JEFFERSON STREET, HACKETTSTOWN, NJ 07840-2184
4878326 +CF MEDICAL LLC, C/O STEPHENS & MICHAELS ASSOC, 7 STILES RD, SALEM, NH 03079-4881
4878330 +CITIBANK/HOME DEPOT, C/O GC SERVICES, 6330 GULFTON, HOUSTON, TX 77081-1108
4878331 +CLIFTON TWP, C/O SUSAN GRAB, PO BOX 1123, GOULDSBORO, PA 18424-1123
4878332 +COMCAST NJ TOMS RIVER CTY SERV, C/O EASTERN ACCOUNT SYSTEM, 75 GLEN RD STE 110,
SANDY HOOK, CT 06482-1170
4878333 +CONSOLIDATED TAX SERVICES INC, CLIFTON TOWNSHIP TAX COLL, PO BOX 128,
HONESDALE, PA 18431-0128
4878335 +DISNEY VACATION DEVELOPMENT, 1390 CELEBRATION BLVD, KISSIMMEE, FL 34747-5166
4878336 EMPOWER RETIREMENT, PO BOX 173764, DENVER, CO 80217-3764
4878340 +GREAT LAKES HIGHER EDUCATION, PO BOX 7860, MADISON, WI 53707-7860
4878341 GREAT WEST RETIREMENT SERVICES, C/O EMPOWER RETIREMENT, PO BOX 173764,
DENVER, CO 80217-3764
4878343 +JENN-WAY RECOVERY BUREAU, PO BOX 342, RINGWOOD, NJ 07456-0342
4878346 JERSEY SHORE UNIVERSITY MED CTR, C/O RMB INC, 409 BEARDEN PARK CIRCLE,
KNOXVILLE, TN 37919-7448
4878348 +KOBERLEIN INCORPORATED, 188 BEACH LAKE HIGHWAY, HONESDALE, PA 18431-3027
4878349 LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240
4878350 LIFELINE MEDICAL ASSOCIATES, 99 CHERRY HILL ROAD, SUITE 220, PARSIPPANY, NJ 07054-1102
4878352 +LYONS DOUGHTY & VELDHUIS PC, PO BOX 1269, MOUNT LAUREL, NJ 08054-7269
4878353 MERIDIAN PEDIATRIC ASSOC, PO BOX 416768, BOSTON, MA 02241-6768
4878354 +MORRIS ANESTHESIA GROUP, PO BOX 4640, RUTHERFORD, NJ 07070-0464
4878355 N OCEAN COUNTY MEDICINE ASSOC, PO BOX 416923, BOSTON, MA 02241-6923
4878356 +NORTHLAND GROUP INC, PO BOX 390905, MINNEAPOLIS, MN 55439-0905
4878358 +PARKER MCCAY PA, 9000 MIDLANTIC DR STE 300, PO BOX 5054, MOUNT LAUREL, NJ 08054-5054
4878359 +PAUL & SUSAN GIORDANO, PO BOX 1195, GOULDSBORO, PA 18424-1195
4878360 PLAZA FAMILY CARE PC, 657 WILLOW GROVE ST, SUITE 401, HACKETTSTOWN, NJ 07840-1868
4878361 SAINT CLARES HEALTH SYS, PO BOX 35577, NEWARK, NJ 07193-5577
4878362 SOUTHERN OCEAN MED CTR, C/O RMB INC, 409 BEARDEN PARK CIRCLE, KNOXVILLE, TN 37919-7448
4878363 STATE OF NJ DEPT TREASURY, DIV OF PENSIONS & BENEFITS, PO BOX 295, TRENTON, NJ 08625-0295
4878365 +THE DERMATOLOGY GROUP PC, 347 MOUNT PLEASANT AVENUE, SUITE 205,
WEST ORANGE, NJ 07052-2749
4878366 TIDAL EMERGENCY PHYSICIANS, PO BOX 41433, PHILADELPHIA, PA 19101-1433
4878371 UNIVERSITY RADIOLOGY GROUP PC, PO BOX 1075, EAST BRUNSWICK, NJ 08816-1075
4878373 WAKE RADIOLOGY CONSULTANTS, PO BOX 19368, RALEIGH, NC 27619-9368
4878376 WILLIAM FOX, COLLECTOR OF TAXES, PO BOX 709, SCRANTON, PA 18501-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: WFFC.COM May 05 2017 19:03:00 Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se,
1451 Thomas Langston Rd., Winterville, NC 28590-8872
4878313 EDI: ARSN.COM May 05 2017 19:03:00 ARS NATIONAL SERVICES, PO BOX 469046,
ESCONDIDO, CA 92046-9046
4878317 EDI: BANKAMER.COM May 05 2017 19:03:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4878321 +EDI: CAPIO.COM May 05 2017 19:03:00 CAPIO PARTNERS, 2222 TEXOMA PKWY, SUITE 150,
SHERMAN, TX 75090-2481
4878322 +EDI: CAPITALONE.COM May 05 2017 19:03:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
4878323 +EDI: CAPITALONE.COM May 05 2017 19:03:00 CAPITAL ONE BANK, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4878324 +EDI: CAPITALONE.COM May 05 2017 19:03:00 CAPITAL ONE BANK, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
4878328 +EDI: CHASE.COM May 05 2017 19:03:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850-5298
4878327 +EDI: URSI.COM May 05 2017 19:03:00 CHASE BANK, C/O UNITED RECOVERY SYSTEMS,
5800 NORTH COURSE DRIVE, HOUSTON, TX 77072-1613
4878329 +EDI: CITICORP.COM May 05 2017 19:03:00 CITIBANK, 701 E 60TH ST N,
SIOUX FALLS, SD 57104-0493
4878334 EDI: DISCOVER.COM May 05 2017 19:03:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,
WILMINGTON, DE 19850
4878337 +EDI: AMINFOFP.COM May 05 2017 19:03:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,
SIOUX FALLS, SD 57104-4868

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4878339 +E-mail/Text: jennifer.macedo@gatewayonlending.com May 05 2017 19:08:08
GATEWAY ONE LENDING & FINANCE, 3818 E CORONADO ST #100, ANAHEIM, CA 92807-1620

4878338 +E-mail/Text: jennifer.macedo@gatewayonlending.com May 05 2017 19:08:08
GATEWAY ONE LENDING & FINANCE, 160 N RIVERVIEW DR STE 100, ANAHEIM, CA 92808-2293

4878342 +EDI: CITICORP.COM May 05 2017 19:03:00 HOME DEPOT/CITIBANK, PO BOX 6497,
SIOUX FALLS, SD 57117-6497

4878344 +E-mail/Text: bankruptcy@certifiedcollection.com May 05 2017 19:08:12
JERSEY SHORE OP-MERIDIAN HEALTH, C/O CERTIFIED CR & COLL BUREAU, PO BOX 336,
RARITAN, NJ 08869-0336

4878345 +E-mail/Text: JSUMCbankruptcy@meridianhealth.com May 05 2017 19:08:27
JERSEY SHORE UNIVERSITY MED CTR, 1945 ROUTE 33, NEPTUNE, NJ 07753-4896

4878347 +E-mail/Text: bankruptcy@certifiedcollection.com May 05 2017 19:08:12
JERSEY SHORE/MERIDIAN HEALTH, C/O CERTIFIED CR & COLL BUREAU, PO BOX 336,
RARITAN, NJ 08869-0336

4878351 E-mail/Text: collect@williamsalexander.com May 05 2017 19:08:10 LIFELINE/JOSEPH WALLIS DO,
C/O WILLIAMS ALEXANDER & ASSOC, PO BOX 2148, WAYNE, NJ 07474-2148

4878357 +EDI: RMCB.COM May 05 2017 19:03:00 NTD LABS, C/O AMCA, 4 WESTCHESTER PLAZA STE 110,
ELMSFORD, NY 10523-1615

4878364 +EDI: RMSC.COM May 05 2017 19:03:00 SYNCB/TOYS R US, PO BOX 965005,
ORLANDO, FL 32896-5005

4878367 +E-mail/Text: bankruptcydepartment@tsico.com May 05 2017 19:08:28 TIDAL EMERGENCY PHYSICIANS,
C/O NCO FINANCIAL SYSTEMS, 30600 TELEGRAPH RD STE 4235, BINGHAM FARMS, MI 48025-5815

4878368 +E-mail/Text: bankruptcydepartment@tsico.com May 05 2017 19:08:28 TIDAL EMERGENCY PHYSICIANS,
C/O TRANSWORLD SYSTEMS INC, 30600 TELEGRAPH RD STE 4235, BINGHAM FARMS, MI 48025-5815

4878370 +E-mail/Text: bankruptcydepartment@tsico.com May 05 2017 19:08:28 TRANSWORLD SYSTEMS INC,
500 VIRGINIA DR STE 514, FORT WASHINGTON, PA 19034-2707

4878369 +E-mail/Text: bankruptcydepartment@tsico.com May 05 2017 19:08:28 TRANSWORLD SYSTEMS INC,
507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

4878372 +EDI: VERIZONEAST.COM May 05 2017 19:03:00 VERIZON, 500 TECHNOLOGY DRIVE, SUITE 300,
WELDON SPRING, MO 63304-2225

4878373 E-mail/Text: askbilling@wakerad.com May 05 2017 19:08:31 WAKE RADIOLOGY CONSULTANTS,
PO BOX 19368, RALEIGH, NC 27619-9368

4878374 +E-mail/Text: BANKRUPTCY@WAKEMED.ORG May 05 2017 19:08:32 WAKEMED HEALTH & HOSPITALS,
PO BOX 29516, RALEIGH, NC 27626-0516

4878375 +EDI: WFFC.COM May 05 2017 19:03:00 WELLS FARGO DEALER SERVICES, PO BOX 1697,
WINTERVILLE, NC 28590-1697

TOTAL: 29

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES
2006-18 bkgroupp@kmlawgroup.com

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net

United States Trustee ustpre03.ha.ecf@usdoj.gov

Vincent Rubino on behalf of Joint Debtor Jennie Lynn Denamen
epotito@newmanwilliams.com; lhochmuth@newmanwilliams.com; mdaniels@newmanwilliams.com; bsmale@newman
williams.com; eapotito@hotmail.com

Vincent Rubino on behalf of Debtor Gary Lee Denamen, Jr.
epotito@newmanwilliams.com; lhochmuth@newmanwilliams.com; mdaniels@newmanwilliams.com; bsmale@newman
williams.com; eapotito@hotmail.com

William E. Craig on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
Services mortonlaw.brcraig@verizon.net, mhazlett@mortoncraig.com; tfitz@mortoncraig.com

District/off: 0314-5

User: admin
Form ID: 318

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Total Noticed: 70

Date Rcvd: May 05, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 6

Information to identify the case:Debtor 1 **Gary Lee Denamen Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3175**

EIN --_-----

Debtor 2 **Jennie Lynn Denamen**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1171**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-00336-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary Lee Denamen Jr.
aka Gary Denamen Jr., aka Gary L. Denamen
Jr., aka Gary Denamen, aka Gary Lee Denamen,
aka Gary L. Denamen

Jennie Lynn Denamen
aka Jennie Denamen, aka Jennie L. Denamen,
aka Jennie Newman, aka Jennie Lynn Newman,
aka Jennie L. Newman

**By the
court:**May 5, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.